

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DARIO NEVALGA  
PERLA NEVALGA  
Debtor(s)

Case No. 09-29263

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/10/2009.
- 2) The plan was confirmed on 11/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/21/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/13/2014.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,979.00.
- 10) Amount of unsecured claims discharged without payment: \$451,402.13.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,878.00
Less amount refunded to debtor	\$1,565.40

**NET RECEIPTS:** **\$46,312.60**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,527.84
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,427.84**

Attorney fees paid and disclosed by debtor: \$1,600.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AES/NCT	Unsecured	28,835.00	NA	NA	0.00	0.00
AES/NCT	Unsecured	15,533.00	NA	NA	0.00	0.00
AES/NCT	Unsecured	22,906.00	NA	NA	0.00	0.00
AES/NCT	Unsecured	2,008.00	NA	NA	0.00	0.00
AES/NCT	Unsecured	7,620.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	2,451.00	2,432.30	2,432.30	244.48	0.00
BAC HOME LOANS SERVICING	Secured	NA	562,978.73	NA	0.00	0.00
BAC HOME LOANS SERVICING	Secured	NA	7,631.98	NA	0.00	0.00
BANK OF AMERICA	Secured	90,880.00	87,072.84	88,969.74	0.00	0.00
BANK OF AMERICA	Secured	NA	1,896.90	468.78	468.78	0.00
CARD MEMBER SERVICES	Unsecured	12,382.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	12,321.00	NA	NA	0.00	0.00
CONSULTANT RADIOLOGISTS OF EV	Unsecured	100.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	4,064.00	4,810.36	4,810.36	483.48	0.00
ECAST SETTLEMENT CORP	Unsecured	12,321.00	15,052.11	15,052.11	1,513.00	0.00
ECAST SETTLEMENT CORP	Unsecured	10,653.00	12,668.28	12,668.28	1,273.43	0.00
ECAST SETTLEMENT CORP	Unsecured	3,630.00	4,555.48	4,555.48	457.86	0.00
ECAST SETTLEMENT CORP	Unsecured	12,217.00	15,130.41	15,130.41	1,520.94	0.00
ECAST SETTLEMENT CORP	Unsecured	7,224.00	8,595.24	8,595.24	864.00	0.00
ECAST SETTLEMENT CORP	Unsecured	17,266.00	20,886.31	20,886.31	2,099.51	0.00
ECAST SETTLEMENT CORP	Unsecured	21,258.00	24,981.95	24,981.95	2,511.17	0.00
ECAST SETTLEMENT CORP	Unsecured	537.00	906.64	906.64	80.90	0.00
FIA CARD SERV/BANK OF AMERICA	Unsecured	20,978.00	20,483.29	20,483.29	2,059.02	0.00
INFINITY HEALTHCARE PHYSICANS	Unsecured	523.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	3,518.00	4,627.76	4,627.76	465.18	0.00
NATIONAL COLLEGIATE TRUST	Unsecured	NA	151,787.20	151,787.20	15,257.74	0.00
NATIONSTAR MORTGAGE LLC	Secured	561,110.00	NA	NA	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	NA	7,631.98	2,498.34	2,498.34	0.00
OPHRYS LLC	Unsecured	4,877.00	6,569.33	6,569.33	660.33	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	796.00	1,024.02	1,024.02	95.19	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	0.00	18,548.26	18,548.26	1,864.47	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	5,992.82	5,992.82	602.41	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	9,457.50	9,457.50	950.69	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	4,915.00	14,785.70	14,785.70	1,486.28	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	23,293.00	29,081.96	29,081.86	2,923.32	0.00
RESURRECTION HEALTH CARE	Unsecured	689.67	NA	NA	0.00	0.00
ST FRANCIS HOSPITAL	Unsecured	0.00	812.86	812.86	75.56	0.00
US BANK NA	Unsecured	0.00	14,212.42	14,212.42	1,428.68	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$88,969.74	\$0.00	\$0.00
Mortgage Arrearage	\$2,967.12	\$2,967.12	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$91,936.86</b>	<b>\$2,967.12</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$387,402.10</b>	<b>\$38,917.64</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,427.84</u>	
Disbursements to Creditors	<u>\$41,884.76</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$46,312.60</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/29/2014

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.